

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

JAY M. RAMES

Debtor(s)

Case No. 23-70297JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/31/2023.
- 2) The plan was confirmed on 10/24/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/05/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/18/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$77,092.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$57,450.00
Less amount refunded to debtor	\$2,764.88

**NET RECEIPTS:** **\$54,685.12**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,447.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,947.00**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANKERS HEALTHCARE GROUP LLC	Unsecured	30,000.00	38,133.19	38,133.19	16,778.60	0.00
CAPITAL ONE NA BY AMERICAN INFC	Unsecured	2,706.00	2,881.52	2,881.52	1,267.87	0.00
CREDIT FIRST NA*	Unsecured	1,004.00	1,046.85	1,046.85	460.61	0.00
D AND D MOVING AND STORAGE INC	Priority	0.00	NA	NA	5,775.00	0.00
D AND D MOVING AND STORAGE INC	Priority	NA	NA	807.00	807.00	0.00
FLAGSTAR BANK FSB	Secured	199,425.00	201,200.93	0.00	0.00	0.00
FLAGSTAR BANK FSB	Secured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	14,832.00	10,885.23	10,885.23	10,885.23	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	3,693.23	3,693.23	1,625.02	0.00
LVNV FUNDING LLC	Unsecured	8,572.00	8,883.22	8,883.22	3,908.62	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	4,402.00	4,557.24	4,557.24	2,005.19	0.00
UPSTART NETWORK	Unsecured	7,329.50	7,329.50	7,329.50	3,224.98	0.00
USAA	Unsecured	14,258.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	223.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	32.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,692.23	\$17,467.23	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$11,692.23</b>	<b>\$17,467.23</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$66,524.75</b>	<b>\$29,270.89</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$7,947.00</u>	
Disbursements to Creditors	<u>\$46,738.12</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$54,685.12</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/13/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.